

**UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

Merlin Ruedger,  Plaintiff,  v.  Portfolio Recovery Associates, LLC,  Defendant.	Case No. 1:15-cv-00879-RHB  HON. ROBERT HOLMES BELL
--	---

**STIPULATION AND ORDER TO DISMISS**

Pursuant to Rule 41(a)(1)(A)(ii) of the Federal Rules of Civil Procedure, the parties file this Stipulation and Order to dismiss the present case, with prejudice, without costs, and without attorney fees to either party.

Date: February 2, 2016

GOLDEN LAW OFFICES, P.C.

/s/ B. Thomas Golden

B. Thomas Golden  
Attorney for the Plaintiff  
2186 West Main Street  
P.O. Box 9  
Lowell, Michigan 49331  
Telephone: (616) 897-2900

Portfolio Recovery Associates, LLC

s/ Avanti D. Bakane (w/ permission)

Avanti D. Bakane  
Attorney for Defendant  
222 North LaSalle Street  
Suite 300  
Chicago, IL 60601  
Telephone: (312) 704-3000

**ORDER**

Pursuant to the stipulation of the parties:

**IT IS HEREBY ORDERED** that the herein cause of action is dismissed with prejudice. The parties shall bear their own costs and fees.

**IT IS SO ORDERED.**

Date: February \_\_\_\_, 2016

---

ROBERT HOLMES BELL  
UNITED STATES S DISTRICT JUDGE